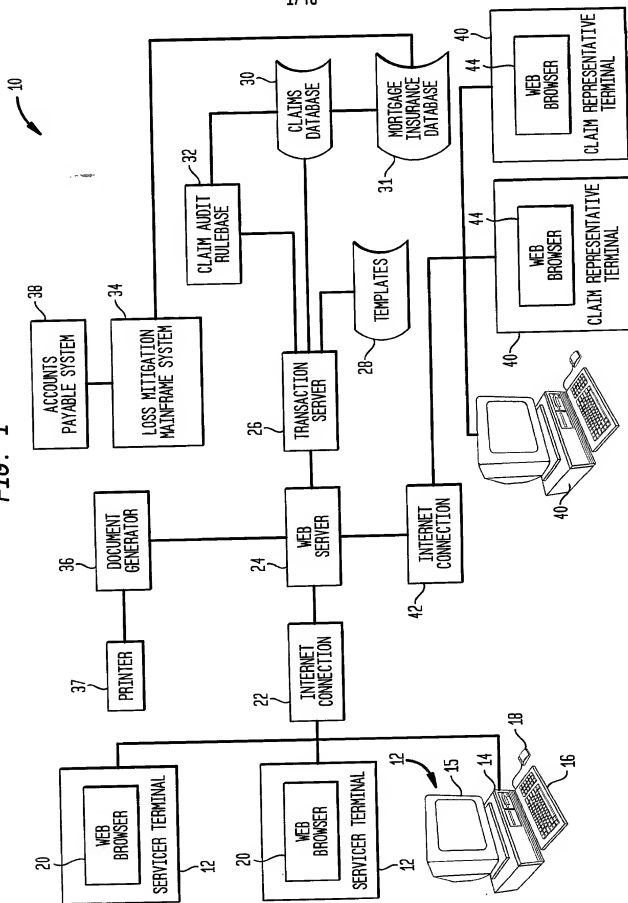
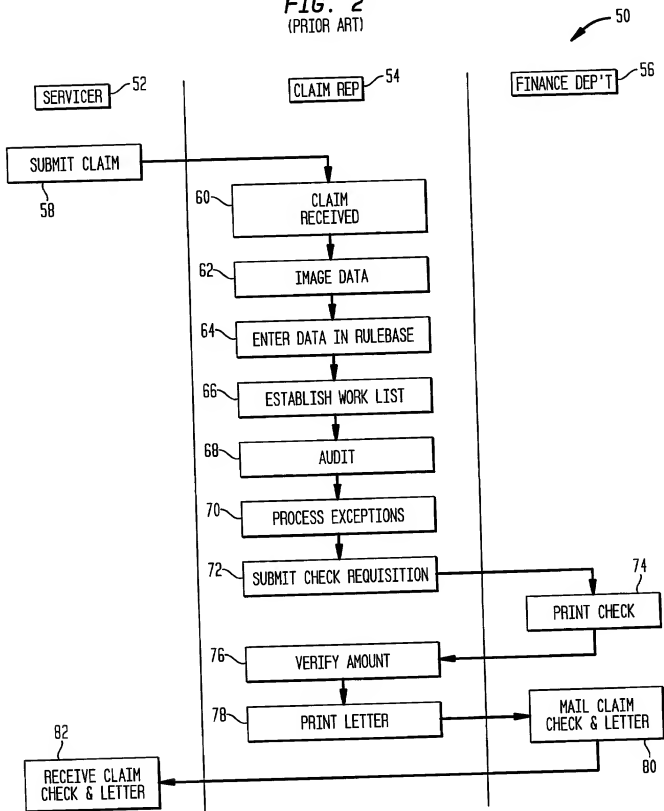


FIG. 1



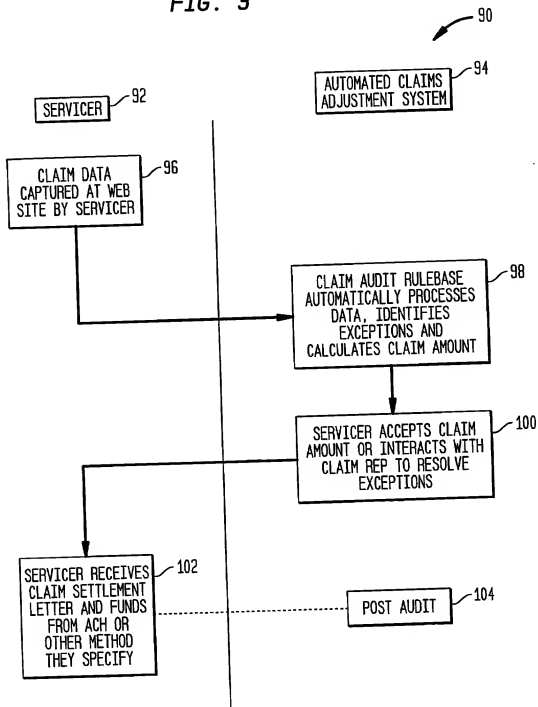
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FIG. 2
(PRIOR ART)



10036605.041602

FIG. 3



10036605.041602


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FIG. 4

100

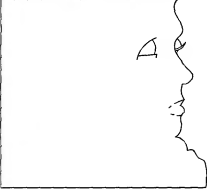
GE Mortgage Insurance - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help


 *We bring good things to life* *bring good things to life*


GE Mortgage Insurance

GE Home HI Home Press Room Ask Us




Login Business Partners

User ID:  102


Password:  104

[Forgot your password?](#)

Become a GE Business Partner

Discover the value that GE will bring to your business. 

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Access a wealth of information about financing and saving a home. 
[Click here for www.gehome.com](#)

"Website of the Year" Winner

[click here for details](#)

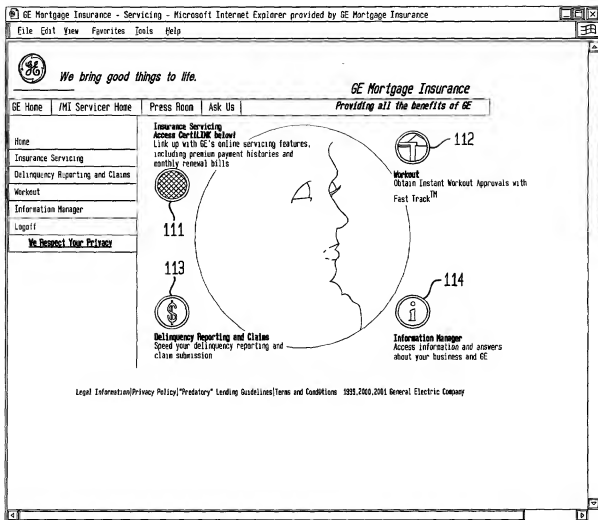
*Providing all the benefits of GE...
for people who want a home now.*

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10036605-041602

FIG. 5

110

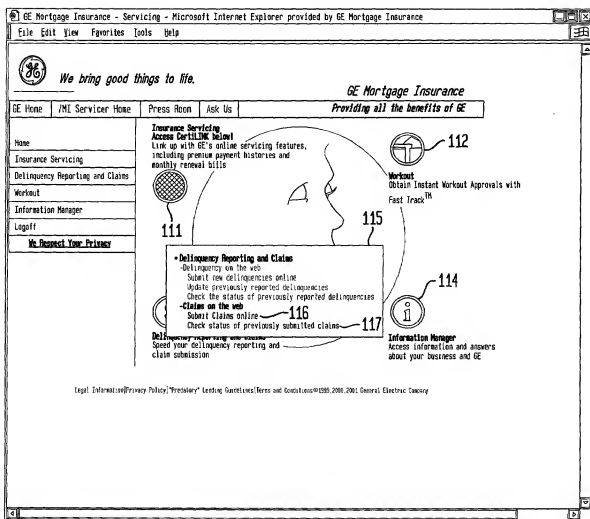


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FIG. 6


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10036605-041602

FIG. 7

10036605-041600

 *We bring good things to life.*

GE Mortgage Insurance

Claims on the Web - Claim Status

Welcome to Claims on the Web, Patt!

126 View Claim Status
128 Submit New Claim
130 Contact GE Claim Rep
Help
Log off

122

☒ Individual claim
☐ Claims submitted
☐ Claims audited and scheduled for payment
☐ Claims pending additional Information
☐ Claims settled

Certificate Number:
(Optional)
Start Date: 04/10/2001
End Date:
Claim Type: All
Submitter ID:
Servicer Org: 922222
Investor Code:
Initials:

Search

124

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FIG. 8

140

Claims on the Web - Coverage Validation - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

 *We bring good things to life.* **GE Mortgage Insurance**

Claims on the Web - Coverage Validation

Enter one of the following criteria to search for coverage.

Certificate Number: 142

OR

Loan Number: 144

OR

Social Security Number: 146

OR

Borrower Last Name: 148

Borrower First Name: 150

150

View Claim Status

Submit New Claim

Contact GE Claim Rep

Administration

Indemnible

Custom

Pending Reason

State Detail

Zip Code Filter

Find/Update Claim

Help

Logout

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FIG. 9

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Claims on the Web - Property Verification - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

 *We bring good things to life.* **GE Mortgage Insurance**

Claims on the Web - Property Verification

Please verify the information below. If the data is correct, click the "Verify and Continue" button to continue to the Claim for Loan Form. If there is a discrepancy, either return to the previous screen and change your search criteria or Contact GE.

Loan Number: 423456
Certificate Number: 4234567890
% Coverage: 80
Claim Type: Initial
Social Security Number: 111111111
Borrower Name: Jon Smith
Property Address: 123 Anywhere Street
City: Raleigh
State: NC
Zip: 27615

Navigation Links:

- View Claim Status
- Submit New Claim
- Contact GE Claim Rep
- Administration
 - Indemnible
 - Change
 - Reserve Release
 - State Detail
 - Zip Code Filter
 - Indemnible Claim
- Help
- Logout

Buttons:

- Previous Screen (156)
- Pay Hold Acquire
- Verify and Continue (154)

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FIG. 10A

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Claims on the Web - Submit Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

 We bring good things to life. GE Mortgage Insurance

Claims on the Web - Submit Claim

[Claim Status](#) | [Submit New Claim](#) | [Contact GE Claim Rep](#) | [Help](#) | [Logout](#)

Loan Information [Jump to Top](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Info](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

1. Insurance Type: <input type="text" value="Primary"/>		2. Claim Type: <input type="text" value="Initial"/>	
3. Mortgage Insurance Company Name: <input type="text" value="GE Mortgage Insurance Corporation"/>		4. Date Claim Submitted: <input type="text" value="10/25/2001"/>	
5. Mortgage Insurance Company Address: <input type="text" value="36601 Six Forks Road Raleigh NC 27615"/>		6. Mortgage Insurer Telephone Number: <input type="text" value="(800)234-9270"/>	
7. Certificate Number: <input type="text" value="12294567890"/>		8. Number Policy Number: <input type="text" value="0000000000"/>	
9. Borrower Name(s): <input type="text" value="Joe Smith"/>		10. Coverage: <input type="text" value="170"/>	
11. Property Address: <input type="text" value="123 Anywhere Street"/>		12. Type Coverage: <input type="text" value="351"/>	
13. City: <input type="text" value="Raleigh"/>		14. State: <input type="text" value="NC"/>	
15. Zip Code: <input type="text" value="27615"/>		16. Servicer Name: <input type="text" value="GE Bank"/>	
17. Servicer Address: <input type="text" value="1000 America Boulevard Suite 300"/>		18. Servicer Loan Number: <input type="text" value="123456"/>	
19. City: <input type="text" value="Raleigh"/>		20. State: <input type="text" value="NC"/>	
21. Zip Code: <input type="text" value="276151234"/>		22. Page: Change Page	

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FIG. 10B

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Claims on the Web - Submit Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

17 Payer: (Choose one)

☐ Servicer (same address as above) Loan Number: 0000000000

☐ Payee (will be wired directly) Loan Number:

☐ Freddie Mac (will be wired directly) Loan Number:

☐ Other

Name:

Loan Number:

Street:

City: State: Zip Code:

Interest Information

Jump to: [Top](#) | [Loan Info](#) | [Current Info](#) | [Deductible Info](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

18 Unpaid Principal Balance: \$ 16443.00

19 Accumulated Interest:

Note Rate	To	From Date	To Date	# of Days	Amount
Note Rate: %	From Date: (mm/dd/yyyy)	To Date: (mm/dd/yyyy)			

Add Modify Delete

- To Add a new row, enter the Interest Rate, the From Date, and the To Date and click the Add button.
- To Modify an existing row:
 - If users double-click on the row you want to modify. The input boxes will be filled with the information for that row. Make the necessary changes and click the Modify button.
 - Make any changes: single-click on the row you want to modify and click the Modify button. The input boxes will be filled with the information for that row. Make the necessary changes and click the Modify button.
- To Delete an existing row, single-click on the row you want to delete. The row will be highlighted. Click the Delete button.

Accumulated Interest Total: \$ 0.00

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FIG. 10C

160

209T10.5099E001

210

Expense Information

Jump to Top | Loan Info | Interest Info | Deductible Items | Comments | Additional Info | Bottom

210	Date Paid	Effective Start	Effective End	Monthly Amt	Amount
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FIG. 10D

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Claims on the Web - Submit Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

22. Net Rental Proceeds:	\$ 0.00
23. Pledge Savings, Buydowns, or Other Funds Held for Insured:	\$ 0.00
24. Insurance Proceeds:	\$ 0.00
25. Hazard Insurance Refund:	\$ 0.00
26. Cash Contribution:	\$ 0.00
27. Other Deductions (e.g., unpaid bankruptcy payments, etc.):	\$ 0.00
28. Deductible Items Total:	\$ 0.00
29. Total Claim Amount:	\$ 45,443.00
30. Less Adjustments: (Net Proceeds Received from Sale of Property) Private Date: (mm/dd/yyyy)	\$ 0.00
31. Adjusted Claim Amount	\$ 45,443.00
32. Comments: (Any comments entered here will require a manual review.)	

Property Value Information

33. Current Market Value:	\$ 38,000.00	Value Date:	
Service/Investor Value:	\$ 39,000.00	Value Date:	

Access Information

34. Is property ☐ vacant ☐ occupied ☐ unknown?

Key to property may be obtained from:

Telephone:

Additional Information [Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Consumer Info](#) | [Deductible Items](#) | [Comments](#) | [Bottom](#)

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FIG. 10E

Claims on the Web - Submit Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

35 Additional dates

Loan Due Date: 04/01/1998 (mm/dd/yyyy)

Foreclosure Start Date: 05/31/2000 (mm/dd/yyyy)

Foreclosure Sale Date: 09/04/2001 (mm/dd/yyyy)

Lender Acquired Title Date: 09/04/2001 (mm/dd/yyyy)

26 Bankruptcy Dates (most recent first)

Bankruptcy Filed Date: 05/14/1999 (mm/dd/yyyy)

Bankruptcy Discharged Date: (mm/dd/yyyy)

Foreclosure Restart Date: (mm/dd/yyyy)

1. (mm/dd/yyyy) (mm/dd/yyyy) (mm/dd/yyyy)

2. (mm/dd/yyyy) (mm/dd/yyyy) (mm/dd/yyyy)

3. (mm/dd/yyyy) (mm/dd/yyyy) (mm/dd/yyyy)

Claims Authorization and Submission

Jump to Top | Loan Info | Interest Info | Expense Info | Redemptible Items | Comments | Additional Info

I hereby certify that the statements contained herein are true, correct and complete. I understand that a claim will not be complete until all applicable documents have been received by the insurer. We are not aware of any facts indicating that the subject property is or might be subject to any environmental contamination or hazard, except as disclosed in accompanying attachments.

Submitter's Name: Jane H. Smith

Submitter's Title/Department: Claims Specialist

Contact Name: Jane H. Smith

Contact Phone: (550) 555-1212

Contact Email: jane.h.smith@abcbank.com

Submit Claim Cancel

For your protection California law requires the following to appear on this form: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS IS SUBJECT OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

The following statement applies to insured parties residing in and to those who make claims with respect to insured loans secured by properties located in New Jersey: ANY PERSON WHO KNOWINGLY AND WITH THE INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON, FILES AN APPLICATION FOR THIS HOMEOWNERS' INSURANCE POLICY CONTAINING ANY MATERIALLY FALSE OR

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FIG. 11A

Claims on the Web - Audit Results - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

 We bring good things to life. GE Mortgage Insurance

Claims on the Web - Audit Results

Thank You for using GE Claims on the Web.

You can expect your payment no later than 11/06/2001.
Payment may be delayed if we have not received all required information from you.
Your claim requires Claim Representative review

Administrations

Borrower Name: Joe Smith
 Property Address: 123 Jonahere Street
 Raleigh NC 27615
 Lender Loan Number: 123456
 Certificate Number: 1234567890
 Claim Submit Date: 10/25/2001
 Claim Type: Initial
 Claim Status: Pending

Claim For

Loss Section	Adjustment Reason	Adjustment Amount
RuleInfo	BY Value used for rule calculations was 38000.00	0.00
RuleInfo	Audit disposition description set to Pay Claim	0.00
Net Value	Requires claim rep review due to market value variance.	0.00
Interest	Interest was adjusted from 5/1/2001 to 9/3/2001 for the amount of \$95.82 due to lengthy foreclosure	-955.82
Interest	PMV F. Interest not adjusted because a bankruptcy was filed prior to the foreclosure starting	0.00
Expense	The expense item Bankruptcy Costs of 203.50 has been adjusted to the normal and customary amount of 200.00	-3.50
Expense	The expense item Hearing of 207.06 has been adjusted to the normal and customary amount of 100.00	-207.06
Expense	Effective dates not provided for Hazard Insurance.	0.00
Expense	Effective dates not provided for Taxes - County.	0.00
Total of Adjustments		-1,266.38

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FIG. 11B

Claims on the Web - Audit Results - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Your claim requires Claim Representative review.

Administration

Adjustable
Expense
Pending Items
State Detail
Pay Date Filter
Financials State

Help

Logout

Borrower Name: Joe Smith
Property Address: 123 Anywhere Street
Raleigh, NC 27615
Lender Loan Number: 123456
Certificate Number: 1234567890
Claim Submit Date: 10/15/2001
Claim Type: Initial
Claim Status: Pending

Claim For Loss Section

Adjusted	Adjustment Reason	Adjustment Amount
RuleInfo	RV Value used for rule calculations was 28000.00	0.00
RuleInfo	Audit disposition description set to Pay Claim	0.00
Mkt Value	Requires claim rep review due to market value variance.	0.00
Interest	Interest was adjusted from 9/1/2001 to 9/3/2001 for the amount of 589.92 due to lengthy foreclosure.	-589.92
Interest	NPV, F. Interest not adjusted because a bankruptcy was filed prior to the foreclosure starting	0.00
Expense	The expense item Bankruptcy Costs of 263.50 has been adjusted to the normal and customary amount of 200.00	-3.50
Expense	The expense item Boarding of 387.06 has been adjusted to the normal and customary amount of 300.00	-267.06
Expense	Effective dates not provided for Hazard Insurance.	0.00
Expense	Effective dates not provided for Taxes - County	0.00
Total of Adjustments		-1,260.48

Buttons: Review COB, View Claim, Pay Hold Acquire, Audit Adjustments, Generate Letter, More Detail

* If you have not chosen to have your funds wired to you, please allow for mail time.
Email for information on how to have my funds wired to me

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SERIAL NO.: 107036,605
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FIG. 12A

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Claims on the Web - Preliminary Explanation of Benefits - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

 We bring good things to life. GE Mortgage Insurance

Claims on the Web - Preliminary Explanation of Benefits

View Claim Status

Submit New Claim

Contact GE Claim Rep

Administration

Defectible

Custom

Partial Release

State Refill

Zip Code Filter

Final/Initial Claim

Help

Logout

Borrower Name: Joe Smith
Property Address: 123 Angewere Street
Raleigh NC 27615
Lender Loan Number: 523456
Certificate Number: 5234567890
Claim Submit Date: 10/23/2001
Claim Type: Initial

Item	Submitted	Authorized
Unpaid Principal Balance	\$46,443.36	\$46,443.36
Accumulated Interest	\$18,457.80	\$8,678.71
Attorney's Fees	\$1,550.00	\$1,550.00
Property Taxes	\$1,749.64	\$1,542.58
Hazard Insurance	\$887.00	\$887.00
Property Preservation	\$420.00	\$420.00
Statutory Disbursements	\$945.85	\$842.16
Other Disbursements	\$0.00	\$0.00
Loss		
Escrow Account	\$0.00	\$0.00
Net Rental	\$0.00	\$0.00
Pledged Savings	\$0.00	\$0.00
Insurance Proceeds	\$0.00	\$0.00
Hazard Insurance Refund	\$0.00	\$0.00
Other Reductions	\$391.00	\$391.00
Negotiated Deduction		\$0.00
Cash Distribution	\$0.00	\$0.00
Unapplied Financial Premium		\$0.00
Cash Surrender/Pledged Asset		\$0.00
Total Claim	\$61,562.55	\$60,332.81
Net Sales Proceeds	\$0.00	\$0.00

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FIG. 12B

Claims on the Web - Preliminary Explanation of Benefits - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Net Sales Proceeds	\$0.00	\$0.00
Restoration Amount		\$0.00
Loss Amount		\$69,337.11
Percent Coverage	30%	
Guaranty Amount		\$18,111.94
Net Claim		\$18,111.94
Partial Claim Advance		\$2.00
Advance Claim Payment		\$1.00
Preliminary Claim Payment		\$1.00
Unscheduled Financed Premium		\$0.00
Premium Due		\$1.00
Additional Interest		\$0.00
Late Interest		\$0.00
Preliminary Claim		\$18,111.94

Reasons for Adjustments

1. Requires claim rep review due to market value variance.
2. Interest was adjusted from 6/1/2001 to 5/31/2001 for the amount of \$69.92 due to lengthy foreclosure.
3. The expense item Bankruptcy Costs of 203.50 has been adjusted to the normal and customary amount of 200.00.
4. The expense item Boarding of 307.05 has been adjusted to the normal and customary amount of 100.00.
5. Effective dates not provided for Hazard Insurance.
6. Effective dates not provided for Taxes - County.

Interval Calculations

From Date	To Date	Principal	Days	Rate	Per Day	Interest
03/01/1999	05/31/2001	\$46,443.36	611	8.25%	\$18.64	\$9,631.69
05/04/2001	10/15/2001	\$46,443.36	42	8.25%	\$18.64	\$447.02

Event Dates

Paid To: 03/01/1999 Bankruptcy File 1: 05/14/1999
Foreclosure Start: 05/31/2000 Bankruptcy Release 1:

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FIG. 12C

Claims on the Web - Preliminary Explanation of Benefits - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Partial Claim Advance	\$0.00
Advance Claim Payment	\$0.00
Preliminary Claim Payment	\$0.00
Unamortized Financed Premium	\$0.00
Premium Due	\$0.00
Additional Interest	\$0.00
Late Interest	\$0.00
Preliminary Claim	\$10,111.61

Reasons for Adjustments

1. Requires claim rep review due to market value variance.
2. Interest was adjusted from 6/1/2001 to 3/3/2001 for the amount of 385.82 due to lengthy foreclosure.
3. The expense line Bankruptcy Costs of 203.51 has been adjusted to the normal and customary amount of 200.00
4. The expense line Recording of 397.05 has been adjusted to the normal and customary amount of 100.00
5. Effective dates not provided for Hazard Insurance.
6. Effective dates not provided for Taxes - County

Interval Calculations

From Date	To Date	Principal	Days	Rate	Per Diem	Interest
03/01/1999	05/31/2001	\$46,443.36	811	8.25%	\$10.64	\$8,631.83
05/04/2001	07/15/2001	\$46,443.36	42	8.25%	\$10.64	\$447.82

Event Dates

Paid To: 03/01/1999	Bankruptcy File 1: 05/14/1999
Foreclosure Start: 05/31/2000	Bankruptcy Release 1:
Foreclosure Sale: 03/04/2001	Bankruptcy File 2:
Foreclosure Restart 1:	Bankruptcy Release 2:
Foreclosure Restart 2:	Bankruptcy File 3:
Foreclosure Restart 3:	Bankruptcy Release 3:
Lender Acquire Title: 03/04/2001	Claim Submittal: 10/23/2001

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PETER H. PRIEST (919-942-1434)


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FIG. 13A

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Claims on the Web - View Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

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Claims on the Web - View Claim

[Claim Status](#) | [Submit New Claim](#) | [Contact GE Claims Rep](#) | [Help](#) | [Logout](#)

Loan Information [Jump to Top](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Times](#) | [Comments](#) | [Additional Info](#) | [Buttons](#)

1. Insurance Type: Primary	2. Claim Type: Initial
3. Mortgage Insurance Company Name: GE Mortgage Insurance Corporation	4. Date Claim Submitted: 10/26/2001
5. Mortgage Insurance Company Address: 6691 Six Forks Road Raleigh NC 27615	6. Mortgage Insurer Telephone Number: (800) 224-3270
7. Certificate Number: 254567890	8. Master Policy Number: 0000000000
9. Borrower Name(s): Joe Smith	10. % Coverage: 100
11. Property Address: Street: 123 Anywhere Street City: Raleigh State: NC Zip Code: 27615	12. Type Coverage: 100
13. Servicer Name: ABC Bank	14. Servicer Loan Number: 123456
15. Servicer Address: Street: 1000 America Boulevard Suite 300 City: Raleigh State: NC Zip Code: 27615-234	
16. Paper Check and Fannie Mae Will be wired directly	Loan Number: 0000000000

Interest Information [Jump to Top](#) | [Loan Info](#) | [Expense Info](#) | [Deductible Times](#) | [Comments](#) | [Additional Info](#) | [Buttons](#)

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PETER H. PRIEST (919-942-1434)

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FIG. 13B

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Claims on the Web - View Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

10 Unpaid Principal Balance \$ 46,443.35
13 Accumulated Interest.

Note Rate%	From Date	To Date	# of Days	Amount
6.25	03/01/1999	10/15/2001	945	30,057.89

Accumulated Interest Total: \$ 10,057.89

Expense Information

[Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

26 Expenses.

Cat	Type	Date Paid	Effective Start	Effective End	Monthly Amt	Amount
AF	Attorney Fees	09/04/2001				751.00
AF	Bankruptcy Attorney Fees	09/28/1999				890.00
HI	Hazard Insurance	03/23/1999				814.00
HI	Hazard Insurance	05/18/2001				73.00
PP	SPD	09/16/2001				85.00
PP	Lock Change	03/22/2000				92.00
PP	Winterization	03/22/2000				825.00
PP	Yard Care	06/28/2001				150.00
PI	Boarding	03/22/2000				25.00
PI	Boarding	09/04/2001				307.06
PI	Taxes - County	03/13/1999				272.71
PI	Taxes - County	04/15/2000				283.03
PI	Taxes - County	06/12/2000				283.03
PI	Taxes - County	04/05/2001				517.21
SD	Attorney Out-of-Pocket	09/04/2001				175.98
SD	Attorney Out-of-Pocket	03/04/2001				193.18
SD	Attorney Out-of-Pocket	09/04/2001				283.00
SD	Bankruptcy Costs	06/28/1999				203.58

Attorney's Fees Total: \$ 1,559.00 Property Taxes Total: \$ 1,749.64
Hazard Insurance Premiums Total: \$ 887.00 Property Preservation Costs Total: \$ 420.00
Statutory Disbursements Total: \$ 845.65 Other Disbursements Total: \$ 0.00
Expense Total: \$ 5,452.39

Deductible Items

[Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

21 Escrow Account Balance:

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PETER H. PRIEST (919-942-1434)

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FIG. 13C

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Claims on the Web - View Claim - Microsoft Internet Explorer: provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

21. Escrow Account Balance		
(This balance should be positive, expenses paid after default should be listed in the Expense Information section above.)		
		\$ 0.00
22. Net Rental Proceeds:		\$ 0.00
23. Pledge Savings, Buydowns, or Other Funds Held for Insured:		\$ 0.00
24. Insurance Proceeds:		\$ 0.00
25. Hazard Insurance Refund:		\$ 0.00
26. Cash Contributions:		\$ 0.00
27. Other Deductions (e.g., unapplied bankruptcy payments, etc.):		\$ 391.00
28. Deductible Items Total		\$ 391.00
29. Total Claim Amount		\$ 61,562.55
30. Less Adjustments		
(Net Proceeds Received from Sale of Property) Presale Date:		\$ 0.00
31. Adjusted Claim Amount		\$ 61,562.55
32. Comments: (Any comments entered here will require a manual review.)		

Property Value Information

33. Current Market Value:	\$ 38,000.00	Value Date:	
Service/Investor Value	\$ 55,500.00	Value Date:	08/28/2001

Access Information

34. Property status: Unknown
Key to property may be obtained from: _____ Telephone: _____

Additional Information

[Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Bottom](#)

35. Additional dates

Loan Due Date:	04/01/2000
Foreclosure Start Date:	05/31/2000
Foreclosure Sale Date:	09/04/2001
Lender Acquired Title Date:	09/04/2001

36. Bankruptcy Dates (most recent first)

Bankruptcy Filing Date:	Bankruptcy Discharged Date:	Foreclosure Restart Date:
-------------------------	-----------------------------	---------------------------

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FIG. 13D

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Claims on the Web - View Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Bankruptcy Filing Date	Bankruptcy Discharged Date	Foreclosure Restart Date
1 05/14/1998		
2		
3.		

Claims Authorization and Submission [Jump to Top](#) [Loan Info](#) [Interest Info](#) [Expense Info](#) [Deductible Items](#) [Comments](#) [Additional Info](#)

I hereby certify that the statements contained herein are true, correct and complete. I understand that a claim will not be complete until all applicable documents have been received by the insurer. We are not aware of any facts indicating that the subject property is or might be subject to any environmental contamination or hazard, except as disclosed in accompanying attachments.

Submitter's Name: Unavailable
Submitter's Title/Department: Unavailable
Contact Name: Jane H. Smith
Contact Phone: (959) 555-1232
Contact Email: jane.s.smith@chubb.com

For your protection California law requires the following to appear on this form: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

The following statement applies to insured parties residing in and to those who make claims with respect to insured losses secured by properties located in New Jersey: ANY PERSON WHO KNOWINGLY AND WITH THE INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMPLETS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

Other jurisdictions have laws that apply to insured parties and to those who make claims with respect to properties located in their respective areas which: MAKE IT A CRIME FOR PERSONS WHO KNOWINGLY AND WITH INTENT TO DEFRAUD, DEFRAUD OR DECEIVE ANY INSURANCE COMPANY TO FILE A STATEMENT OF CLAIM CONTAINING FALSE, INCOMPLETE OR MISLEADING INFORMATION. SUCH PERSONS ARE SUBJECT TO PROSECUTION AND PUNISHMENT FOR INSURANCE FRAUD. PENALTIES MAY INCLUDE FINES AND/OR IMPRISONMENT.

Among these jurisdictions are: Alaska, Delaware, Florida, Idaho, Indiana, Nevada, New Hampshire, New York and Ohio.

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FIG. 14A

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Claims on the Web - Edit Originals - Microsoft Internet Explorer provided by GE Mortgage Insurance

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Claims on the Web - Edit Originals

[Claim Status](#) | [Submit New Claim](#) | [Contact GE Claims Rep](#) | [Help](#) | [Logout](#)

Loan Information [Jump to Top](#) | [Interest Info](#) | [Expense Info](#) | [Reductible Lines](#) | [Comments](#) | [Additional Info](#) | [Notice](#)

1. Insurance Type Primary	2. Claim Type Initial
3. Mortgage Insurance Company Name GE Mortgage Insurance Corporation	4. Date Claim Submitted 10/29/2001
5. Mortgage Insurance Company Address 36691 Six Forks Road Raleigh NC 27615	6. Mortgage Insurer Telephone Number (800)334-8270
7. Certificate Number 1234567890	8. Master Policy Number 0000000000
9. Borrower Name Joe Smith	10. Coverage 20
11. Property Address Street: 123 Anywhere Street City: Raleigh State: NC Zip Code: 27615	12. Type Coverage 20
13. Servicer Name ABC Bank	14. Servicer Loan Number 123456
15. Servicer Address Street: 1000 America Boulevard Suite 300 City: Raleigh State: NC Zip Code: 276151234	

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PETER H. PRIEST (919-942-1434)

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FIG. 14B

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Clates on the Web - Edit Originals - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

1) Payee (Choose one)
☐ Servicer (same address as above)
☒ Freddie Mac (will be wired directly) Loan Number: 0000000000
☐ Freddie Mac (will be wired directly) Loan Number:
☐ Other

Claim Ack Org: 00222242SF
 Claim Ack Adr ID: CLAIMS03
 Payee Org: 0000571943
 Payee Adr ID: CLAIMS

Name:
 Loan Number:
 Street:
 City: State: Zip Code:

Interest Information [Jump to Top](#) | [Loan Info](#) | [Expense Info](#) | [Deductible Lines](#) | [Comments](#) | [Additional Info](#) | [Refresh](#)

10. Unpaid Principal Balance: \$ 15449.36
 11. Accumulated Interest:

Note Rate ID	From Date	To Date	# of Days	Amount
0 25	03/07/2000	10/15/2001	345	10,527.88

Note Rate: % From Date: (mm/dd/yyyy) To Date: (mm/dd/yyyy)

- To Add a new row, enter the Interest Rate, the From Date, and the To Date and click the Add button.
- To Modify an existing row:
 - If users: double-click on the row you want to modify. The input boxes will be filled with the information for that row. Make the necessary changes and click the Modify button.
 - Nonpage users: single-click on the row you want to modify and click the Modify button. The input boxes will be filled with the information for that row. Make the necessary changes and click the Modify button.
- To Delete an existing row, single-click on the row you want to delete. The row will be highlighted. Click the Delete button.

Microsoft Internet Explorer - 4.01c (SP4) 65

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FIG. 14C

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Clams on the Web - Edit Originals - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Accumulated Interest Total: \$ 30,057.89

Expense Information [Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

20 Expenses:

Cat. Item	Date Paid	Effective Start	Effective End	Monthly Amt	Amount
AP Attorney Fees	01/04/2001				750.00
AF Bankruptcy Attorney Fees	10/26/1995				880.00
HI Hazard Insurance	12/29/1995				684.00
HI Hazard Insurance	01/01/2001				73.00
PP BPD	01/06/2001				85.00

Item: Abandoned Car Removal Effective Start Date: ☐ Required

Date Paid: 10/26/1995 mm/dd/yyyy Effective End Date: ☐ Required

Amount: Monthly Payment Amount: ☐ Required

- To **Add** a new row, enter the Interest Date, the From Date, and the To Date and click the **Add** button.
- To **Modify** an existing row:
 - If users: double-click on the row you want to modify. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button.
 - Webpage users: single-click on the row you want to modify and click the **Modify** button. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button.
- To **Delete** an existing row, single-click on the row you want to delete. The row will be highlighted. Click the **Delete** button.

Attorney's Fees Total: \$ 1,550.00 Property Taxes Total: \$ 1,743.84

Hazard Insurance Premiums Total: \$ 887.00 Property Preservation Costs Total: \$ 420.00

Statutory Disbursements Total: \$ 845.66 Other Disbursements Total: \$ 0

Expense Total: \$ 5,452.30

Deductible Items [Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

21 Escrow Account Balance:

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FIG. 14D

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Claims on the Web - Edit Originals - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

(This balance should be positive, expenses paid after default should be listed in the Expense Information section above.)

22. Net Rental Proceeds:	\$ 0.00
23. Pledge Savings, Buydowns, or Other Funds Held for Insured:	\$ 0.00
24. Insurance Proceeds:	\$ 0.00
25. Hazard Insurance Refund:	\$ 0.00
26. Cash Contribution:	\$ 0.00
27. Other Deductions (e.g., unapplied bankruptcy payments, etc.):	\$ 391.00
28. Deductible (Item Total)	\$ 391.00
29. Total Claim Amount	\$ 61,562.55
30. Less Adjustments (Net Proceeds Received from Sale of Property) Presale Date: <input type="text"/> mm/dd/yyyy	\$ 0.00
31. Adjusted Claim Amount	\$ 61,562.55

32. Comments. (Any comments entered here will require a manual review.)

Property Value Information

33. Current Market Value:	\$ 30,000.00	Value Date:	
Service/Investor Value:	\$ 55,500.00	Value Date:	26/28/2001 mm/dd/yyyy

Access Information

34. Is property ☐ vacant ☐ occupied ☐ unknown?

Key to property may be obtained from: Telephone:

Home Loan Table 1, Foreclosure Table 1, Expense Table 1, Deductible Table 1, Proceeds Table 1, Deduction Table 1

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PETER H. PRIEST (919-942-1434)

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FIG. 14E

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Claims on the Web - Edit Originals - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Additional Information [Jump to Top](#) [Loan Info](#) [Interest Info](#) [Expense Info](#) [Reductible Items](#) [Comments](#) [Print](#)

25. Additional dates

Loan Due Date: (mm/dd/yyyy)

Foreclosure Start Date: (mm/dd/yyyy)

Foreclosure Sale Date: (mm/dd/yyyy)

Lender Acquired Title Date: (mm/dd/yyyy)

26. Bankruptcy Dates (most recent first)

Bankruptcy Filed Date: (mm/dd/yyyy) Bankruptcy Discharged Date: (mm/dd/yyyy) Foreclosure Restart Date: (mm/dd/yyyy)

1. (mm/dd/yyyy) (mm/dd/yyyy) (mm/dd/yyyy)

2. (mm/dd/yyyy) (mm/dd/yyyy) (mm/dd/yyyy)

3. (mm/dd/yyyy) (mm/dd/yyyy) (mm/dd/yyyy)

Claims Authorization and Submission [Jump to Top](#) [Loan Info](#) [Interest Info](#) [Expense Info](#) [Reductible Items](#) [Comments](#) [Additional Info](#)

I hereby certify that the statements contained herein are true, correct and complete. I understand that a claim will not be complete until all applicable documents have been received by the insurer. We are not aware of any facts indicating that the subject property is or might be subject to any environmental contamination or hazard, except as disclosed in accompanying attachments.

Submitter's Name:

Submitter's Title/Department:

Contact Name:

Contact Phone:

Contact Email:

For your protection California law requires the following to appear on this form: ANY PERSON WHO KNOWLEDGELY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

10036605-041602

SERIAL NO.: 107036,605
PETER H. PRIEST (919-942-1434)

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FIG. 14F

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Claims on the Web - Edit Originals - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Claims Authorization and Submission

[Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Info](#) | [Comments](#) | [Additional Info](#)

I hereby certify that the statements contained herein are true, correct and complete. I understand that a claim will not be complete until all applicable documents have been received by the Insurer. We are not aware of any facts indicating that the subject property is or might be subject to any environmental contamination or hazard, except as disclosed in accompanying attachments.

Submitter's Name:
Submitter's Title/Department:
Contact Name:
Contact Phone:
Contact Email:

For your protection California law requires the following to appear on this form: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

The following statement applies to insured parties residing in and to those who make claims with respect to insured loans secured by properties located in New Jersey: ANY PERSON WHO KNOWINGLY AND WITH THE INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMPLETS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

Other jurisdictions have laws that apply to insured parties and to those who make claims with respect to properties located in their respective areas which MAKE IT A CRIME FOR PERSONS WHO KNOWINGLY AND WITH INTENT TO DAMAGE, DEFRAUD OR DECEIVE ANY INSURANCE COMPANY TO FILE A STATEMENT OF CLAIM CONTAINING FALSE, INCOMPLETE OR MISLEADING INFORMATION. SUCH PERSONS ARE SUBJECT TO PROSECUTION AND PUNISHMENT FOR INSURANCE FRAUD. PENALTIES MAY INCLUDE FINES AND/OR IMPRISONMENT.

Among these jurisdictions are: Alaska, Delaware, Florida, Idaho, Indiana, Nevada, New Hampshire, New York and Ohio.

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FIG. 15A

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6 Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

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Claims on the Web - Audit Adjustments

[Claims Status](#) | [Submit New Claim](#) | [Contact GE Claims Dept](#) | [Help](#) | [Logout](#)

Loan Information [Jump to Top](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Info](#) | [Return](#)

Certificate Number: 1234567890
Master Policy Number: 0000000000
Claim Submit Date: 10/23/01
Claim Type: Initial

Interest Information [Jump to Top](#) | [Loan Info](#) | [Expense Info](#) | [Deductible Info](#) | [Return](#)

Item	Original	Authorized
UPB	\$46,443.36	\$46,443.36

UPB Override Explanation

Adjustment Amount override value - original value: \$ 0.00

Original Interest

Calculated with Original Unpaid Principal Balance

Note Rate/D	From Date	To Date	# of Days	Amount
-------------	-----------	---------	-----------	--------

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FIG. 15B

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Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Original Interest

Calculated with Original Unpaid Principal Balance

Note Rate(s)	From Date	To Date	# of Days	Amount
8.25	03/07/1993	07/15/2001	345	10,057.89

Accumulated Original Interest Total: \$ 10,057.89

System Audit Interest

Calculated with Authorized Unpaid Principal Balance

Note Rate(s)	From Date	To Date	# of Days	Amount
8.25	03/07/1993	07/15/2001	810	8,621.06
8.25	05/04/2001	07/15/2001	42	441.02

Accumulated System Audit Interest Total: \$ 9,062.07

Override Interest

Prefill Override With:

Calculated with Authorized Unpaid Principal Balance

Note Rate(s)	From Date	To Date	# of Days	Amount

Note Rate: From Date: (mm/dd/yyyy) To Date: (mm/dd/yyyy)

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FIG. 15C

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Accumulated Override Interest Total: \$0.00

Current Interest Audit Results

Interest was adjusted from 6/1/2001 to 9/30/2001 for the amount of 969.92 due to lengthy foreclosure.

Interest Override Adjustment Explanations

Adjustment Amount (override value - original) value: \$0.00

Original and System Audit Expenses [Go to Top](#) [Loan Info](#) [Interest Info](#) [Deductible Info](#) [Bottom](#)

Cat	Item	Seq	Date Paid	Effective Start	Effective End	Monthly Amt	Orig Amount	Sys Amt	Amount
AF	Attorney Fees	19	05/04/2001				750.00	750.00	
AF	Bankruptcy At	20	10/28/1999				800.00	800.00	
PT	Taxes - Count	21	10/13/1999				272.71	272.71	
PT	Taxes - Count	22	04/11/2000				263.63	263.63	
PT	Taxes - Count	23	10/15/2000				263.63	263.63	

	Attorney's Fees	Property Taxes	Hazard Insurance	Property Preservation	Statutory Disbursements	Other Disbursements
Submitted	\$1,550.00	\$1,749.64	\$387.00	\$430.00	\$345.66	\$0.00
Authorized	\$1,550.00	\$1,542.58	\$387.00	\$430.00	\$342.16	\$0.00

Override Expenses [Add Expense Item to Override From: Original](#)

Cat	Item	Seq	Date Paid	Effective Start	Effective End	Monthly Amt	Amount

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FIG. 15D

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Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Override Expenses

Add Expense Item to Override From: [Original](#)

Seq	Date Paid	Effective Start	Effective End	Monthly Amt	Amount

Item: [Abandoned Car Removal](#) Effective Start Date: ☐ Required

Date Paid: (mm/dd/yyyy) Effective End Date: ☐ Required

Amount: Monthly Payment Amount: ☐ Required

[Add](#) [Modify](#) [Delete](#)

Current Expense Audit Results

The expense item Endowment Costs of 203.50 has been adjusted to the normal and customary amount of 200.00
The expense item Boarding of 307.00 has been adjusted to the normal and customary amount of 300.00
Effective dates not provided for Interest Insurance.
Effective dates not provided for Taxes - County

Expense Override Adjustment Explanations

--

Adjusted Amount (override value - original value):

Deductibles

Jump to [Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Bottom](#)

Item	Original	System Audit	Override

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FIG. 15E

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Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Item	Original	System Audit	Override
Escrow Account Balance	\$ 0.00	\$ 0.00	\$ <input type="text"/>
Net Rental Proceeds	\$ 0.00		\$ <input type="text"/>
Pledge Savings, Buydowns, or Other Funds Held for Insured	\$ 0.00		\$ <input type="text"/>
Insurance Proceeds	\$ 0.00		\$ <input type="text"/>
Hazard Insurance Refund	\$ 0.00		\$ <input type="text"/>
Cash Contribution	\$ 0.00		\$ <input type="text"/>
Other Deductions	\$ 201.00		\$ <input type="text"/>
Unearned/Unlaid Premium	\$ 0.00		
Cash Short Assets	\$ 0.00		
Pledged Assets	\$ 0.00		

Current Deductible Audit Results

Deductible Override Adjustment Explanations

Adjustment Amount override value - original value - \$ 0.00

Item	Original	System Audit	Override
Presale Proceeds	\$ 0.00		\$ <input type="text"/>
Presale Date			<input type="text"/>

Presale Override Explanation

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FIG. 15F

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Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Pledged Assets \$ 0.00

Current Deductible Audit Results

Deductible Override Adjustment Explanations

Adjustment Amount (override value - original value): \$ 0.00

Item	Original	System Audit	Override
Presale Proceeds	\$ 0.00	\$	
Presale Date			

Presale Override Explanation

Adjustment Amount (override value - original value, if original value is nonzero): \$ 0.00

Jump to Top | Loan Info | Interest Info | Expense Info | Deductible Info

All actions, except Cancel, will save all changes before moving to the next screen

Edit Originals Run Rules Cancel

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FIG. 16

Claims on the Web - Pay Hold Acquire - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

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Claims on the Web - Pay Hold Acquire

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<p>View Claim Status</p> <p>Submit New Claim</p> <p>Contact GE Claim Rep</p> <p>Administration</p> <p>Defectible</p> <p>Exposure</p> <p>Position Person</p> <p>State Detail</p> <p>Zip Code Filter</p> <p>Find/Refile Claim</p> <p>Help</p> <p>Logout</p>	<p>Certificate # 1234567890</p> <p>X Ref Certificate # 0000000000</p> <p>Utility \$ 135.00</p> <p>Yard Care \$ 100.00</p> <p>Hazard Insurance \$ 0.00</p> <p>Home Owner Dues \$ 0.00</p> <p>Water \$ 0.00</p> <p>Estimated Months to Market \$ 5</p> <p>Total Upkeep \$ 1430.00</p> <p>Tax (6 months) \$ 0.00</p> <p>Repairs \$ 0.00</p> <p>GE Cost Factor \$ 6.00000</p> <p>Cost of Funds \$ 8460.00</p> <p>Total Additional Costs \$ 9870.00</p> <p>Exposure \$ 0.00</p>	<p>PAY CLAIM</p> <p>Disposition</p> <p>SPD Value \$ 38,000.00</p> <p>Services SPD Value \$ 35,800.00</p> <p>Net On Sale Factor \$ 99.00</p> <p>Preclosure Sale Savings \$ 0.00</p> <p>Acquisition Savings \$ -4,696.18</p> <p>Materiality \$ -10,7754</p> <p>Title Report \$ 500.00</p> <p>GE SPD \$ 300.00</p> <p>Environmental Inspection \$ 75.00</p> <p>Additional Interest \$ 0.00</p> <p>Additional Expenses \$ 0.00</p> <p>Other \$ 0.00</p> <p>Cost Of Info \$ 875.00</p> <p>Cash For Keys \$ 0.00</p> <p>Estimated Claim Amount \$ 55,267.27</p>
---	--	--

All actions (View Claim, More Detail, Run Rules) will take place on the **Initial** Claim for this property
All actions, except Cancel, will **save all changes** before moving to the next screen

View Claim **More Detail** **Run Rules** **Cancel**

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FIG. 17A

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Claims on the Web - More Detail - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

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Claims on the Web - More Detail			
<p>View Claim Status</p> <p>Submit New Claim</p> <p>Contact GE Claim Rep</p> <p>Administration</p> <p>Detectable</p> <p>Course</p> <p>Reason Reason</p> <p>State Detail</p> <p>Zip Code Filter</p> <p>Final/Refile Claim</p> <p>Help</p> <p>Logout</p>	<p>Certificate #: 1234567890</p> <p>Ref Certificate #: 0000000000</p> <p>Claim Type: Initial</p> <p>Claim Submit Date: 10/29/2001</p> <p>Delinquency Category: 45</p> <p>Verified Claim: \$68,392.81</p> <p>Advanced: \$ 18.00</p> <p>Partial: \$ 0.00</p> <p>Preliminary: \$ 0.00</p> <p>Restoration Award: \$ 0.00</p> <p>File Location: C:\MB</p> <p>SPL #: </p> <p>Ref SPL #: </p> <p>Cert Level: 0</p> <p>SPL #: </p>	<p>Disposition: PAY CLAIM</p> <p>Cert Effective Date: 12/18/1995</p> <p>Reported Delinquency: 05/24/1993</p> <p>Monthly Premium: NO</p> <p>Specified Coverage: NO</p> <p>Preliminary Received: <input type="checkbox"/></p> <p>Preliminary Audit By: </p> <p>Audit Date: </p> <p>Last REQ Downloaded: 10/16/2001</p> <p>Workout Cook: </p> <p>Workout By: </p> <p>Workout Date: </p> <p>Workout Approval: </p>	<p>Class Status: Pending</p> <p>Pending Reason: </p> <p>12 mo. Pay History: <input type="text"/></p> <p>24 mo. Pay History: <input type="text"/></p> <p>Acquisition Decision: <input type="text"/></p> <p>Attorney Fee Breakdown: <input type="text"/></p> <p>SPS: <input type="text"/></p> <p>Note CTR & Date for Multiple Select: </p> <p>Docs Requested Date: <input type="text"/></p> <p>Docs Received Date: <input type="text"/></p> <p>Requested Adt1 Docs Date: <input type="text"/></p> <p>Adt1 Docs Received Date: <input type="text"/></p> <p>Post Policies: 0000010000</p> <p>MP's: F L</p> <p>Subject To: 0 0 0 0 0 0</p> <p>Rate Rate: 8 25 %</p> <p>Must Rep: <input type="checkbox"/></p> <p>% Cor: <input type="text" value="30"/></p> <p>LPME Posix: 0</p>

All actions, except Cancel, will **save** all changes before moving to the next screen.

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FIG. 17B

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Clasas on the Web - More Detail - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Submit New Claim **Contact GE Claim Rep** **Administration** **Orderable:** **Expense** **Pending Status** **State Detail** **Pay Date Filter** **Find/Delete Claim** **Help** **Logout**

Certificate #: 1234567890
XRef Certificate #: 0000000000
Claim Type: Initial
Claim Submit Date: 10/29/2001
Delinquency Category: 45
Verified Claim: \$60,372.81
Advanced: \$ 0.00
Partial: \$ 0.00
Preliminary: \$ 0.00
Restoration Amount: \$ 0.00
File Location: C:\MB
SPOL #: 0
XRef SPOL #: 0
Cert Level: 0
SPOL #: 0

Disposition **PAY CLAIM**
Cert Effective Date: 02/01/1996
Reported Delinquency: 05/24/1998
Monthly Premium: NO
Specified Coverage: NO
Preliminary Received: MM/DD/YYYY
Preliminary Audit By: MM/DD/YYYY
Audited By: MM/DD/YYYY
Audit Date: MM/DD/YYYY
Last RED Download: 10/18/2001
Workout Code: MM/DD/YYYY
Workout By: MM/DD/YYYY
Workout Date: MM/DD/YYYY
Workout Approval: MM/DD/YYYY

Claim Status: Pending
Pending Reason:
12 mo. Pay History
24 mo. Pay History
Acquisition Decision
Attorney Fee Breakdown
SPO
Hold CML & CML for Multiple Select: MM/DD/YYYY
Docs Requested Date: MM/DD/YYYY
Docs Received Date: MM/DD/YYYY
Requested ASST Docs Date: MM/DD/YYYY
ASST Docs Received Date: MM/DD/YYYY
Paid Policy: 000000000
MVA: F L
Subject Id: 0 0 0 0 0 0 0
Note Rate: 0.25 %
Must Buy: ☐
% Cov: 30
LPMI Points: 0

All actions, except Cancel, will save all changes before moving to the next screen.

Pay Hold Acquire Edit Originals Audit Adjustments
Run Rules Cancel

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FIG. 18

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Claims on the Web - Generate Settlement Letter - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

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Claims on the Web - Generate Settlement Letter	
View Claim Status	Certificate Number: 1214567890
Submit New Claim	Claim Submit Date: 10/26/2001
Contact GE Claim Help	Document Type: General Primary/Pool
Administration	Document: LMSSETTLE
Inductible	Payee: Patrick Mac
Exempt	
Pending Reason	
State Detail	
Pay Order Printer	
Final/Update State	
Help	
Logout	

Investor:	Check to Include:
<input checked="" type="radio"/> Fannie Mae	<input checked="" type="checkbox"/> Wire Transfer
<input type="radio"/> Freddie Mac	<input type="checkbox"/> Investigations (Settlement Letter Only)
<input type="radio"/> Other/None	<input type="checkbox"/> Negotiated Settlement (General Primary/Pool Only)

Automated Paragraphs: (not editable)

<input checked="" type="checkbox"/> 90 Day Supplemental	<input checked="" type="checkbox"/> Additional Conditions Paragraph
<input type="checkbox"/> Deed Delivery Paragraph	<input type="checkbox"/> California Disclaimer Paragraph
	<input type="checkbox"/> Extended Coverage Paragraph

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Generate Letter

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FIG. 19A



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General Electric
Mortgage Insurance Corporation

A unit of GE Capital Mortgage Corporation
6801 Six Forks Road, Raleigh, NC 27615
919 946-4198

October 26, 2001

Thomas W. Lind
Wheda
Box 1728
Madison, WI 537011728

Re: Claim for Loss Settlement
Borrower Name: Gary L. Bergmann
Property Address: 1102 Gould Street
Racine, WI 53402
Lender Loan Number: 095056600
Certificate Number: 7950347430
Claim Submit Date: 10/16/2001
Claim Type: Initial

Dear Mr. Lind:

Enclosed are funds in the amount of \$0.00 and your Explanation of Benefits representing full claim settlement for the loss sustained by you in the sale of the property secured under the above-referenced Claim for Loss.

This payment is offered as full and final settlement of GE Mortgage Insurance Corporation's liability under the referenced certificate. You may submit a Supplemental Claim for Loss for claimable expenses which were not claimed on the original Claim for Loss.

Any amounts paid to you under applicable fire, hazard, and extended coverage policies which are in excess of the cost of restoring and repairing the property must be forwarded to GE Mortgage Insurance.

We appreciate the opportunity to serve you. If you have questions, please call me at (919) 846-4198.

Sincerely,

Patt O. Kelly
Claim Representative, Claims Operations

Enclosure

Rev. A/03-03-97

10036605-041602

SERIAL NO.: 10/036,605
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FIG. 19B

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Final Explanation of Benefits
October 26, 2001

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Borrower Name: Gary L. Bergmann
Property Address: 1102 Goold Street
Racine, WI 53402
Lender Loan Number: 095056600
Certificate Number: 7950347430
Claim Submit Date: 10/16/2001
Claim Type: Initial

Item	Submitted	Authorized
Unpaid Principal Balance	\$55,220.04	\$55,220.04
Accumulated Interest	\$7,631.87	\$7,631.87
Attorney's Fees	\$1,375.00	\$1,375.00
Property Taxes	\$1,963.99	\$1,963.99
Hazard Insurance	\$177.08	\$177.08
Property Preservation	\$1,025.00	\$1,025.00
Statutory Disbursements	\$1,171.08	\$1,171.08
Other Disbursements	\$0.00	\$0.00
Less		
Escrow Account	\$14.70	\$80.48
Net Rental	\$0.00	\$0.00
Pledged Savings	\$0.00	\$0.00
Insurance Proceeds	\$0.00	\$0.00
Hazard Insurance Refund	\$0.00	\$0.00
Other Deductions	\$0.00	\$0.00
Negotiated Deduction	\$0.00	\$0.00
Cash Contribution	\$0.00	\$0.00
Unamortized Financed Premium		\$0.00
Cash Saver/Pledged Asset		\$0.00
Total Claim	\$68,549.36	\$68,483.58
Net Sales Proceeds	\$51,907.40	\$51,909.37
Restoration Amount		\$0.00
Primary Settlement		\$16,609.91
Loss Amount		\$0.00
Percent Coverage		100%
Guaranty Amount		\$68,483.58
Net Claim		\$0.00
Partial Claim Advance		\$0.00
Advance Claim Payment		\$0.00
Preliminary Claim Payment		\$0.00
Unamortized Financed Premium		\$0.00
Premium Due		\$0.00
Additional Interest		\$0.00
Late Interest		\$0.00
Pool Settlement		\$0.00
Primary Settlement		\$16,609.91
Final Claim		\$16,609.91

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FIG. 19C

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Reasons for Adjustments

1. Accrued interest computed through the sale date.
2. Escrow adjusted to delete monthly PMI premiums, any refund of premium will be made by our Policy Servicing department, after claim settlement.
3. Adjusted net \$51,907.40 to \$51,909.37, or by \$1.97 late charge included with sewer & water.

Interval Calculations

From Date	To Date	Principal	Days	Rate	Per Diem	Interest
01/01/2000	10/12/2001	\$55,220.04	642	7.75%	\$11.89	\$7,631.87

Event Dates

Paid To:	01/01/2000	Bankruptcy File 1:	09/19/2000
Foreclosure Start:	04/20/2000	Bankruptcy Release 1:	04/11/2001
Foreclosure Sale:	06/21/2001	Bankruptcy File 2:	
Foreclosure Restart 1:		Bankruptcy Release 2:	
Foreclosure Restart 2:		Bankruptcy File 3:	
Foreclosure Restart 3:		Bankruptcy Release 3:	
Lender Acquire Title:	08/20/2001	Claim Submittal:	10/16/2001



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FIG. 20

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Claims on the Web - Claim Status - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

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Claims on the Web - Claim Status

Welcome to Claims on the Web, Allison!

502 View Claim Status

504 Submit New Claim

Contact GE Claim Rep

Administration

506 Redemptible

Escrow

Pending Reasons

State Detail

Zip Code Filter

Find/Rebate Claim

Help

Logout

☒ Individual claim Certificate Number:

☐ Optional

☐ Claims submitted Start Date: 04/28/2001

☐ Claims audited and scheduled for payment End Date:

☐ Claims pending additional information Claim Type: All

☐ Claims settled Submitter ID:

Service Org: 822222

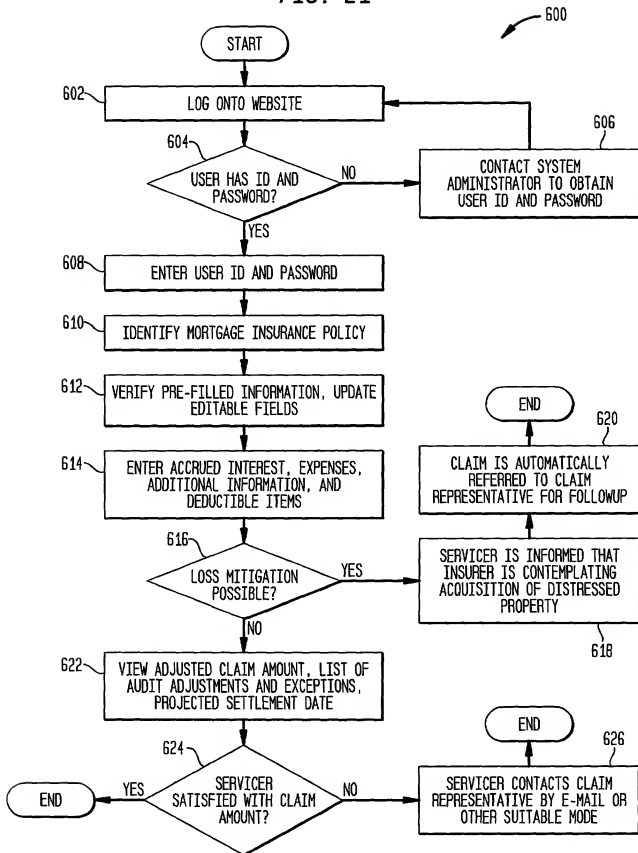
Investor Code:

Initials:

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FIG. 21



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FIG. 22A

702 Rule	704 Triggering Factor(s)	706 Automation Logic	708 Pseudocode
Nbr of inspections should not exceed the number of months between loan due date and claim submit date.	# of inspections > # months between loan due and claim submit.	Zero out expense amount on extra inspection expense items Rule output message: "Only one inspection per month is claimable. Your extra inspections have been deducted from the claim."	700
Determine Documents Required Presale Settlement Statement	Presale w/ savings Workout P w/ A and the presold proceeds are not present (0.00)	In addition to this rule, Download workout information at cat 45 & 50. In that download. If the workout is Presale with "A" eval and no proceeds present, update the status to "pending" and the documents required to "presale settlement statement"	
Validate presold proceeds	The presold proceeds are > 0 and, The difference between the presold proceeds and the net on sale (from presale offer screen) is more than 1% of the net on sale amount	Update the status to "pending" and the documents required to "presale settlement statement". Update the docs requested date to current date unless there is already a non-blank date in it.	
Cert level special deal, must be reviewed by claim rep (this only applies if there is a claim impact- If claim impact="Y") If not a "Y", do not pend. Confirm that only claim impact deals are downloaded to the DB.	cert level special deal on claimspecialdeal table	Update status to "pending" and update docs required to "TBD" based on auditor review	If cert level spdl > spaces, set status to "pending", set docs required to "TBD based on auditor review"
Hazard Refund; if present in deductible section, do not prorate hazard insurance expense.	Hazard Refund > 0 and expense item Hazard Insurance exists.	Retract fact that would cause prorating to happen.	If hazard refund > 0 and there is a fact that says "hazard to prorate", retract that fact.
User BOV, compare to GE BOV	If GE BOV and user BOV are both present, and the user BOV is < 50% or > 110% of GE BOV	Set status to "Pending". Set docs required to "Claim Rep Review". Rule output message of "Requires claim rep review due to market value variance."	If ge bov > user bov, divide user bov by ge bov. If result is < .50 or > -1.10, set status to "pending", set docs required to "Claim Rep Review", set output message to "Requires claim rep review due to market value variance"

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FIG. 22B

Comments entered	Comments > spaces	Set status to "Pending". Set docs required to "Claim Rep Review". Rule output message of "Comments entered must be reviewed by GE Claim Rep."
Occupied Status	isPropertyVacant = 0	If disposition is "Acquire" set status to "Pending". Set docs required to "Access Information"; update the docs requested date to current date unless there is already a non-blank date in it. Rule output message of "Your claim is under further review for possible acquisition. Please notify GE when property is vacant"
Unknown Status	isPropertyVacant = 0	if disposition is "Acquire" set status to "Pending". Set docs required to "Access Information": Rule output message of "Your claim is under further review for possible acquisition. Please notify GE when property is vacant"
Foreclosure start date exists without a ditto foreclosure sale date or presale date.		Set status to "pending". Set docs required to "Foreclosure sale date" Update the docs requested date to current date unless there is already a non-blank date in it. Rule Output message of "F/C start date without F/C sale date or presale date".
PMI under different expense name	Expense amount is exactly the same as the pmi amount from RMG.	Update that expense amount to 0. Rule Output message of "Mortgage insurance premium filed as [expense item] is not allowable and has been deducted from the claim".
Prorate Flood Insurance	Flood Insurance expense present with effective from and to dates	Same as current Hazard Insurance expense proration.
Prorate Earthquake Insurance	Earthquake Insurance expense present with effective from and to dates	Same as current Hazard Insurance expense proration.
Prorate Taxes	Taxes expense item exists with effective from and to dates	Same as current Hazard Insurance expense proration.

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FIG. 22C

Cash Contribution	Cash Contribution entered on claim form not = cash contribution from mainframe	Set status to "pending". Set docs required to "Claim Rep Review" Rule Output message of "Manual review required due to discrepancy with the cash contribution amount of the approved workout". Set initialDisposition (ClaimDetail) to the auditDisposition value.	
Update initial audit disposition	TimesRulesRun = 0	Set status to pending. Docs required to "Claim Rep Review" Rule output message of "Interest rate missing"	700
0 interest rate	If interest rate is zero	Do not change the file location to a claim rep.	
Investigations file location	When file location begins with 'I'	Rule output message of "The hazard insurance expense that was paid on 'exp pd dt' has been prorated from 'eff from dt' to 'eff to dt' at' per dien.	
Letter Text	Hazard has been prorated	Rule output message of "Final claim includes the full unauthorized financed premium amount of \$' pmiPremiumNet'."	
Letter Text	Single Financed Premium product		isFinancedPremium = 1
Letter Text	CashSaver product	Rule output message of "There may be a separate check coming for the loss mitigation efforts on this certificate"	auditDisposition = "presold" or "acquire". and isCashSaverAdvantage = 1 or isCashSaverNewSouth = 1 or isNavFederalPledgedAsset = 1

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FIG. 23

